

# ENROLL THE SANDWICHED GENERATION

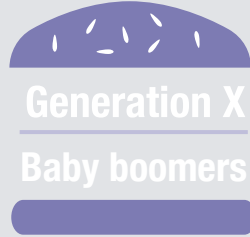
When it comes to voluntary disability coverage, it's important to educate your employees about the need. Lack of coverage could add up. Consider that the total cost of health-related absence can cost up to 8 or 9% of your payroll.<sup>1</sup> Here's how you can connect with them.



## WHO THEY ARE

BETWEEN AGES  
**40-59**

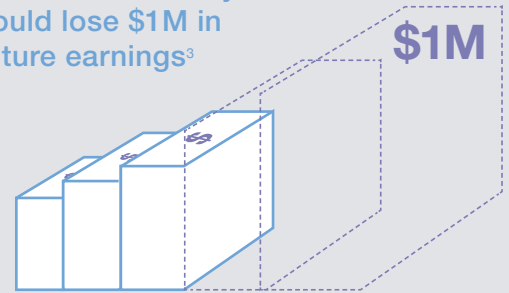
SANDWICHERS



42% of Gen Xers have a parent age 65 or older and a dependent child they are helping out financially<sup>2</sup>

## LTD RISKS

A 45-year-old making \$50K who suffers a permanent disability could lose \$1M in future earnings<sup>3</sup>



## WHY THEY NEED COVERAGE

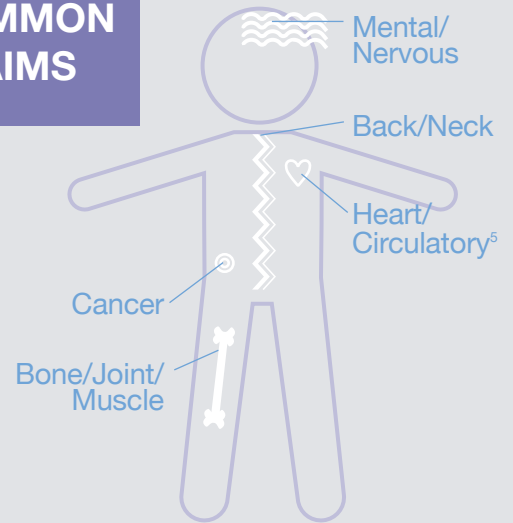


of employees supporting both a parent and child say they are "just able to meet their basic expenses"<sup>2</sup>



**48%**  
of U.S. families don't have any income saved<sup>4</sup>

## COMMON CLAIMS



## EDUCATE AND ENROLL ONLINE



Employees' lack of disability coverage can actually cost you. Help your employees get covered by encouraging online enrollment. Online tools make it easier for employees to enroll and update info, and easier for you to administrate.

<sup>1</sup>Mercer. *Survey on Absence and Disability Management*. 2013.  
<sup>2</sup>Available at: <http://www.pewsocialtrends.org/2013/01/30/the-sandwich-generation>.  
<sup>3</sup>U.S. Census Bureau *Survey on Income Program and Participation*.  
<sup>4</sup>U.S. Federal Reserve Board. *Survey of Consumer Finances*. 2010.  
<sup>5</sup>The Standard data – accessed 3/6/14.

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